

PRAIRIE STAR BANCSHARES, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 1058624	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$83	\$80	-3.0%	
Loans	\$56	\$54	-3.8%	
Construction & development	\$1	\$1	-6.0%	
Closed-end 1-4 family residential	\$15	\$17	12.3%	
Home equity	\$2	\$1	-48.9%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	-23.5%	
Commercial & Industrial	\$11	\$11	-0.9%	
Commercial real estate	\$21	\$17	-16.6%	
Unused commitments	\$5	\$6	31.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$10	\$7	-26.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$1	\$1	0.0%	
Cash & balances due	\$2	\$4	93.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$75	\$72	-3.7%	
Deposits	\$72	\$69	-3.9%	
Total other borrowings	\$3	\$3	0.0%	
FHLB advances	\$3	\$3	0.0%	
Equity				
Equity capital at quarter end	\$8	\$8	3.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	8.2%	--	
Tier 1 risk based capital ratio	10.4%	10.7%	--	
Total risk based capital ratio	11.6%	11.9%	--	
Return on equity ¹	0.8%	4.0%	--	
Return on assets ¹	0.1%	0.4%	--	
Net interest margin ¹	4.4%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	56.5%	50.0%	--	
Loss provision to net charge-offs (qtr)	16.3%	-760.0%	--	
Net charge-offs to average loans and leases ¹	1.4%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	74.8%	58.0%	0.0%	0.0%
Closed-end 1-4 family residential	4.7%	2.9%	0.0%	0.0%
Home equity	0.0%	0.0%	1.1%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.4%	1.9%	0.0%	0.0%
Commercial & Industrial	0.5%	1.9%	1.5%	0.0%
Commercial real estate	0.9%	0.0%	0.0%	0.0%
Total loans	3.6%	4.5%	0.4%	0.0%